a financial institution (BA) and an overall amount useable at least partially in respect of the electronic cheque, and a recipient of the payment furnished with a device (3) adapted to receive at least one aforesaid electronic cheque of the abovementioned medium (1), said method comprising the steps of:

calculating by the medium (1) of a table (5), possibly partial, on the basis of at least one set of k base values (S[1], . . . S[k]), by applying successively to each of them n times an irreversible function (OWF) with parameter(s) differing preferably with each application and giving k intermediate values n times;

calculating by the medium (1) of a secret key (SK) on the basis of the last k intermediate values of order n and, on the basis of this key (SK), a calculation of a distinctive sign (IM_{cf}) of the cheque;

transmitting by the medium (1) to the devise (3) the distinctive sign (IM_{cf}) calculated for the electronic cheque;

generating a financial commitment by the medium (1) in relation to the device (3), as regards the cheque by supplying to the device (3):

a first result (O_AC_I) of an irreversible function (OWF) via which was processed the result (AC_I) of a first algorithm (MAC) combining a secret verification key (SVK), originating from the financial institution (BA) issuing the electronic cheque, and dynamic parameters (CDP) of this cheque, and

a second result (AC_C) of a second algorithm (MAC) combining the secret key (SK) calculated for the medium, the dynamic parameters (CDP) of this cheque and the first result (O_AC_I) hereinabove;

generating by the device (3), at least one random/pseudo-random guesstimation of k numbers m of successive applications of the irreversible function (OWF) to the k base values (s[1],...S[k]), the k numbers m lying between zero and n and possibly being different from one another, the sum of the k numbers m having to be a determined constant;

transmitting by said device the result of the guesstimation to the medium (1);

responding by the medium (1) to said guesstimation by the device (3), comprising the result (AC_I) of the first algorithm combining the secret verification key (SVK) and the dynamic parameters (CDP) of the cheque and, a set of the k intermediate values obtained during the successive applications of the irreversible function (OWF) to each of the k base values (S[1],...S[k]) the number or numbers of times m lying between zero and n;

successively applying, by said device, the irreversible function (OWF) to each of the k intermediate values of order(s) m until the last k intermediate values of order n are obtained;

calculating of the said secret key (SK), by said device, on the basis of these last k intermediate values of order n and, on the basis of this secret key (SK), a calculation of the distinctive sign (IM_{cf}) of the cheque;

comparing, by said device, the distinctive sign (IM_{cf}) thus calculated and of the distinctive sign (IM_{cf}) calculated by the medium (1) and received from the latter; and

verifying by calculation and comparison in the device (3) of the said second result (AC_C) of the second algorithm (MAC) and of that received from the medium (1);